

Terms & Conditions

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By using this site, you agree to the following terms and conditions:

GENERAL PROVISIONS

This website is owned and operated by Dub-Lafayette LLC d/b/a Bell-Scott Insurance Group,, a Texas company ("B-SIG"). Our principal place of business is located in Cuero, Texas. You must be at least thirteen years of age to use our website. Use of this website is at your own risk. We host our site on a reputable platform and take reasonable efforts to maintain and host the site. However, we make no explicit representations or warranties as to the safety or your individual use of the website. The Terms and Conditions contained on this page is subject to change at any time.

INTELLECTUAL PROPERTY

All images, text, designs, graphics, trademarks and service marks are owned by and property of B-SIG or the properly attributed party. It is a violation of federal law to use any of our intellectual property in whole or in part, and modification of any materials contained on this site is illegal and may be prosecuted to the fullest extent permissible should we choose to do so, including asking for financial penalties (damages) and/or an injunction forcing you to stop using our intellectual property immediate. You may use our intellectual property with clear and obvious credit back to our site, as well as links back to the page where the materials, designs, images, text, quote or post is located when it is appropriate to do so. However, you may never claim any of our intellectual property as your own or your unique creation, even with attribution

USER COMMUNICATIONS

Any communications made through our 'contact,' blog, blog comments, newsletter sign up or other related pages, or directly to our phones or mailing or email addresses is not held privileged or confidential and is subject to viewing and distribution by third parties. We own any and all communications displayed on our website, servers, comments, emails or other media as allowed by United States law, and will not give credit or pay royalties for unsolicited user-generated content such as blog comments or emails. For more information

on when and how we store and use your communications or any data provided by you in those communications, please refer to our Privacy Policy on this page.

We maintain a right to republish any submission in whole or in part as reasonably necessary in the course of our business. You agree not to submit any content or communications that could be illegal or serve an unlawful purpose, including, but not limited to communications that are potentially libelous or maliciously false, obscene, abusive, negligent or otherwise harmful or inappropriate.

DISCLAIMERS

Our website and related materials are provided for educational and informational use only. You agree to indemnify and hold harmless our website and company for any direct or indirect loss or conduct incurred as a result of your use of our website and any related communications, including as a result of any consequences incurred from technological failures such as a payment processor error(s) or system failure(s).

While we may reference certain results, outcomes or situations on this website, you understand and acknowledge that we make no guarantee as to the accuracy of third party statements contained herein or the likelihood of success for you as a result of these statements or any other statements anywhere on this website. If you have medical, legal or financial questions, you should consult a medical professional, lawyer or CPA and/or CFP respectively. We expressly disclaim any and all responsibility for any actions or omissions you choose to make as a result of using this website, related materials, products, courses or the materials contained herein.

This website is updated on a regular basis and while we try to make accurate statements in a timely and effective manner, we cannot guarantee that all materials and related media contained herein are entirely accurate, complete or up to date. You expressly acknowledge and understand that any information or knowledge you gain as a result of using this website is used at your own risk. If you should see any errors or omissions and would like to let us know, please email us at ddooley@b-sig.com

LIMITATIONS OF LIABILITY

We will not be held responsible or liable in any way for the information, products or materials that you request or receive through or in relation to our Offering(s). We do not assume liability for any third party conduct, accidents, delays, harm or other detrimental or negative outcomes as a result of Your access of our Offering(s) and related material(s).

TERMINATION

If at any time we feel you have violated these Terms and Conditions, then we shall immediately terminate your use of our website and any related communications as we deem appropriate. It is within our sole discretion to allow any user's access of our website, and we may revoke this access at any time without notice, and if necessary, block your IP address from further visits to our site(s).

FINANCIAL CONSIDERATIONS

We take your investment seriously, and we'd appreciate it if you took our investment of time and resources into your success seriously too.

Due to the nature of the services and/or products provided, refunds will not be given unless otherwise specified in writing. B-SIG reserves the right to charge 5% interest per day upon any outstanding sum left unpaid on or after 14 calendar days from the due date.

After 30 days of outstanding payment, B-SIG reserves the right to send you to collections, upon which you will owe the total amount of any outstanding payments plus any collection costs including reasonable attorney's fees.

ENTIRE AGREEMENT

Before you register with our website or make any purchases therefrom, you will be asked to consent to our Privacy Policy. If you have consented, or once you do consent, the terms of the Privacy Policy together with these Terms and Conditions, the information contained herein constitutes the entire agreement between site users and our company relating to the use of this website.

LAW AND JURISDICTION

These Terms, Conditions and Privacy Policy are governed by and construed in accordance with United States law. Any dispute arising out of or related to the information contained herein is subject to adjudication in the city of Fort Worth, in the state of Texas, United States.

CONSENT

By using our website, you hereby consent to our Terms and Conditions of Use. If you require any more information or have any questions about our Terms and Conditions of website use, or our Privacy Policy, please feel free to contact us by email at ddooley@b-sig.com

See Privacy Policy for more.